
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks: Applications and Reports Received

*No. 9
Week Ending February 28, 1998*

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council
- Convened, February 26, 1998

BANK HOLDING COMPANIES

First Financial Corporation, Terre Haute, Indiana -- to acquire The Morris Plan Company of Terre Haute, Inc.
- Approved, February 23, 1998

FORMS

Notice By Financial Institutions of Government Securities Broker or Government Securities Dealer Activities and the Notice By Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FIN, FR G-FINW) -- extension, without revision.
- Proposed, February 25, 1998

REGULATIONS AND POLICIES

Basle Committee on Banking Supervision -- request for public comment on documents concerning the supervision of financial conglomerates.
- Announced, February 26, 1998

H.2

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Abbreviations: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; RBOPS - Reserve Bank Operations and Payment Systems; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 100 West Main Street, Winamac, Indiana.
- Approved, February 23, 1998

New York

European American Bank, Uniondale, New York -- to establish a branch at Key Food Supermarket, 1805 Avenue U, Brooklyn, New York.
- Approved, February 25, 1998

European American Bank, Uniondale, New York -- to establish a branch at Pioneer Supermarket, 2901 Mermaid Avenue, Brooklyn, New York.
- Approved, February 25, 1998

Richmond

F & M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch in Section 4B, Phase 2, Lot B-2, South Riding, Virginia.
- Approved, February 27, 1998

Chicago

First Farmers Bank & Trust Company, Converse, Indiana -- to establish a branch at 112 South California, Galveston, Indiana.
- Approved, February 26, 1998

Atlanta

First Vantage Bank-Tennessee, Knoxville, Tennessee -- to establish a branch at 7801 Kingston Pike.
- Approved, February 27, 1998

Chicago

Firststar Bank Illinois, Chicago, Illinois -- to establish a branch at Lot 6, Almond Plaza, southeast corner of Grand Avenue/Highway 132 and Almond Road, Gurnee, Illinois.
- Approved, February 23, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Chicago

Isabelia Bank and Trust, Mt. Pleasant, Michigan -- to establish branches at 240 East Northern Avenue, Barryton; 8529 100th Avenue, Stanwood; and 220 West Wheatland Street, Remus, Michigan.

- Approved, February 27, 1998

Chicago

M&I Bank of Burlington, Burlington, Wisconsin -- to establish a branch at 25100 75th Street, Paddock Lake, Wisconsin.

- Approved, February 25, 1998

Chicago

M&I Bank of Racine, Racine, Wisconsin -- to establish a branch at 2406 South Green Bay Road.

- Approved, February 25, 1998

Chicago

M&I Marshall & Illsley Bank, Milwaukee, Wisconsin -- to acquire the Lake Geneva, Wisconsin, branch of M&I Bank South, Janesville, Wisconsin.

- Approved, February 25, 1998

M&I Marshall & Illsley Bank, Milwaukee, Wisconsin -- to merge with Advantage Wisconsin Interim Bank, FSB, Kenosha, Wisconsin, and establish eight branches.

- Approved, February 25, 1998

Chicago

Old Kent Bank, Grand Rapids, Michigan -- to establish a branch at 1390 North Leroy, Fenton, Michigan.

- Approved, February 27, 1998

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 506 Cape Coral Parkway.

- Approved, February 23, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

San Francisco

Bellingham Bancorporation, Bellingham, Washington -- to acquire the Bank of Bellingham.

- Approved, February 25, 1998

Kansas City

Cache Bank Financial Corporation, Greeley, Colorado -- to acquire Cache Bank.

- Approved, February 23, 1998

Secretary

Centura Banks, Inc., Rocky Mount, North Carolina -- to merge with Pee Dee Bankshares, Inc., Timmonsville, South Carolina, and acquire Pee Dee State Bank; and Centura Bank, Rocky Mount, North Carolina, to merge with Pee Dee State Bank; and establish branches at the current locations of Pee Dee State Bank.

- Approved, February 24, 1998

Chicago

Citizens Financial Corporation, Chicago, Illinois -- to acquire Citizens Bank & Trust Company of Chicago.

- Approved, February 27, 1998

Dallas

Community Group, Inc., Dallas, Texas -- to acquire The Delaware Community Group, Inc., Wilmington, Delaware, and United Community Bank, N.A., Highland Village, Texas.

- Approved, February 26, 1998

St. Louis

DeWitt First Bankshares Corporation, DeWitt, Arkansas -- to engage in lending activities.

- Permitted, February 24, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Cleveland

First Capital Bancshares, Inc., Chillicothe, Ohio -- to acquire The Citizens National Bank of Chillicothe.

- Approved, February 26, 1998

Dallas

First Azle Bancshares, Inc., Azle, Texas -- redemption of shares.

- Approved, February 27, 1998

San Francisco

First Savings Bank of Washington Bancorp, Inc., Walla Walla, Washington -- to acquire Towne Bancorp, Inc., Woodinville, Washington.

- Approved, February 25, 1998

Secretary

First Union Corporation, Charlotte, North Carolina -- to extend to March 13, 1998, the comment period regarding the application to acquire CoreStates Financial Corp., Philadelphia, Pennsylvania, after the applicant submits its Community Reinvestment Plan for the Pennsylvania, New Jersey, and Delaware communities.

- Granted, February 23, 1998

General Counsel

First Union Corporation, Charlotte, North Carolina -- public meeting to be held on Friday, March 13, 1998, at 9:00 A.M. EST at the Federal Reserve Bank of Philadelphia, 10 Independence Mall, Philadelphia, Pennsylvania.

- Authorized, February 25, 1998

St. Louis

First United Bancshares, Inc., El Dorado, Arkansas -- to acquire First Republic Bancshares, Inc., Rayville, Louisiana, and First Republic Bank.

- Approved, February 27, 1998

San Francisco

HCB Bancorp, Inc., Raymond, Washington -- to acquire Harbor Community Bank.

- Approved, February 26, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

New York

J.P. Morgan & Co., New York, New York -- to acquire the assets and assume the liabilities of O'Connor Realty Advisors Incorporated, and engage in financial and investment advisory activities.

- Permitted, February 24, 1998

Kansas City

Marshall Community Bancshares, Inc., Marshall, Missouri -- to acquire Community Bank of Marshall.

- Approved, February 26, 1998

Kansas City

MBT Bancshares, Inc., Kansas City, Missouri -- to acquire Missouri Bank and Trust Company.

- Approved, February 26, 1998

St. Louis

Midwest Bankers' Bancorporation, Inc., Jefferson City, Missouri -- to engage de novo in trust and estate planning activities through Missouri Trust Company, Jefferson City, Missouri.

- Permitted, February 25, 1998

Minneapolis

N.A. Corporation, Roseville, Minnesota -- to acquire North American Banking Company.

- Returned, February 27, 1998

Secretary

National City Corporation, Cleveland, Ohio -- to acquire Fort Wayne National Corporation, Fort Wayne, Indiana, The Auburn State Bank, Auburn; Churubusco State Bank, Churubusco; First National Bank of Huntington, Huntington; First National Bank of Warsaw, Warsaw; Fort Wayne National Bank, Fort Wayne; Old-First National Bank in Bluffton, Bluffton; and Valley American Bank, South Bend, Indiana.

- Approved, February 23, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

National City Corporation, Cleveland, Ohio -- to acquire Fort Wayne National Life Insurance Company, Phoenix, Arizona, and engage in credit life and disability insurance activities.

- Permitted, February 23, 1998

Richmond

Triangle Bancorp, Inc., Raleigh, North Carolina -- to merge with Guaranty State Bancorp, Durham, North Carolina.

- Approved, February 23, 1998

St. Louis

Unity Bancshares, L.L.C., St. John, Missouri -- to acquire shares of St. Johns Bancshares, Inc., St. John, Missouri, and St. Johns Bank & Trust Company.

- Approved, February 26, 1998

San Francisco

Zions Bancorporation, Salt Lake City, Utah -- request for waiver of application to acquire Routt County National Bank Corporation, Steamboat Springs, Colorado, and First National Bank of Colorado.

- Granted, February 23, 1998

BANK MERGERS

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to purchase the assets and assume the liabilities of eleven branches and two detached facilities in Oklahoma from NationsBank, N.A., Charlotte, North Carolina.

- Approved, February 23, 1998

Richmond

F & M Bank-Blakeley, Inc., Ranson, West Virginia -- to merge with F & M Bank-Martinsburg, Martinsburg, and F & M Bank-Keyser, Inc., Keyser, West Virginia.

- Approved, February 25, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Chicago

First Farmers Bank & Trust Company, Converse, Indiana -- to acquire the Galveston, Indiana, branch of National City Bank of Indiana, Indianapolis, and establish a branch.

- Approved, February 26, 1998

Chicago

Isabelia Bank and Trust, Mt. Pleasant, Michigan -- to acquire the assets and assume the liabilities of the Barryton; Stanwood, and Remus, Michigan branches of Old Kent Bank, Grant Rapids, Michigan, and establish branches.

- Approved, February 27, 1998

Chicago

M&I Bank of Burlington, Wisconsin -- to merge with Advantage Burlington Interim Bank, FSB, Kenosha, Wisconsin, and establish a branch.

- Approved, February 25, 1998

Chicago

M&I Bank of Racine, Racine, Wisconsin -- to acquire the Racine branch of Advantage Bank, FSB, Kenosha, Wisconsin., and to establish a branch.

- Approved, February 25, 1998

Chicago

M&I Marshall Bank, Milwaukee, Wisconsin -- to acquire the Kenosha branch of M&I Bank of Burlington, Burlington, Wisconsin.

- Approved, February 25, 1998

Richmond

Triangle Bank, Raleigh, North Carolina -- to merge with Guaranty State Bank, Durham, North Carolina.

- Approved, February 23, 1998

BANK PREMISES

Dallas

Colorado Valley Bank, La Grange, Texas -- investment in bank premises.

- Approved, February 27, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Director, BS&R

Texas Commerce Trust Company of New York, New York -- registration as transfer agent.

- Withdrawn, February 25, 1998

BANKS, STATE MEMBER

Director, BS&R

Bank One, Springfield, Illinois -- registration as transfer agent.

- Withdrawn, February 26, 1998

CHANGE IN BANK CONTROL

St. Louis

Chester Bancorp, Inc., Chester, Illinois -- change in bank control.

- Permitted, February 23, 1998

Kansas City

First Medicine Lodge Bancshares, Inc., Medicine Lodge, Kansas -- change in bank control.

- Permitted, February 23, 1998

Atlanta

Vermilion Bancshares Corporation, Kaplan, Louisiana -- change in bank control.

- Permitted, February 27, 1998

COMPETITIVE FACTORS REPORTS

New York

Banco Popular, F.S.B., Newark, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Passaic, New Jersey, branch of Statewide Savings Bank, S.L.A., Jersey City, New Jersey.

- Submitted, February 25, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Chicago

Commercial Federal Corporation, Omaha, Nebraska -- report on competitive factors of the proposed merger with Perpetual Midwest Financial, Inc., Cedar Rapids, Iowa.
- Submitted, February 24, 1998

Kansas City

Douglas County Bank & Trust Company, Omaha, Nebraska -- report on competitive factors of the proposed merger with Bank of Bellevue, Bellevue, Nebraska.
- Submitted, February 24, 1998

St. Louis

Federal Savings Bank, Rogers, Arkansas -- to convert to First Commercial Bank, N.A., of West Memphis, West Memphis, Arkansas.
- Approved, February 26, 1998

St. Louis

First Commercial Bank of Memphis, N.A., Memphis, Tennessee -- report on competitive factors of the proposed merger with First Commercial Bank, N.A., of West Memphis, West Memphis, Arkansas.
- Submitted, February 26, 1998

St. Louis

First Commercial Bank, N.A., Little Rock, Arkansas -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Rodney Parham and the Prospect Building branches in Little Rock of Federal Savings Bank, Rogers, Arkansas.
- Submitted, February 26, 1998

St. Louis

First Commercial Bank, N.A., of Memphis, Memphis, Tennessee -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Memphis, Collierville, and Bartlett, Tennessee, branches of Federal Savings Bank, Rogers, Arkansas.
- Submitted, February 26, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Kansas City

First Community Bank of Johnson County, Knob Noster, Missouri -- report on competitive factors of the proposed merger with First Community Bank, Windsor, Missouri.

- Submitted, February 24, 1998

San Francisco

Grossmont Bank, San Diego, California -- report on competitive factors of the proposed merger with First Pacific National Bank, Escondido, California.

- Submitted, February 26, 1998

Minneapolis

First Security Bank of Havre, Havre, Montana -- report on competitive factors of the proposed merger with Traders State Bank of Poplar, Poplar, and The Citizens State Bank of Scobey, Scobey, Montana.

- Submitted, February 23, 1998

Kansas City

Interim Colorado Community First National Bank, Longmont, Colorado -- report on competitive factors of the proposed merger with Pioneer Bank of Longmont.

- Submitted, February 23, 1998

St. Louis

Magna Bank, National Association, Brentwood, Missouri -- report on competitive factors of the proposed merger with Charter Bank, S.B., Sparta, Illinois.

- Submitted, February 25, 1998

Minneapolis

National Interim Bank of Commerce, Superior, Wisconsin -- report on competitive factors of the proposed merger with National Bank of Commerce.

- Submitted, February 25, 1998

St. Louis

Old National Bank in Evansville, Evansville, Indiana -- report on competitive factors of the proposed merger with The National Bank of Carmi, Carmi, Illinois.

- Submitted, February 23, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Richmond

Powell Valley National Bank, Jonesville, Virginia -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Big Stone Gap, Virginia, branch of First American Federal Savings Bank, Roanoke, Virginia.

- Submitted, February 24, 1998

Boston

Savings Institute, Willimantic, Connecticut -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the 60 Cantor Drive (Shaws Supermarket) Willimantic branch of the New London Trust, FSB, New London, New Hampshire.

- Submitted, February 24, 1998

Kansas City

Security Bank, Sidney, Nebraska -- report on competitive factors of the proposed merger with The Home Bank of Elwood, Elwood, Kansas.

- Submitted, February 23, 1998

San Francisco

Sterling Savings Association, Cleveland, Ohio -- report on competitive factors of the proposed acquisition of 33 branches of KeyBank, National Association, Cleveland, Ohio, in Washington, Oregon, and Idaho.

- Submitted, February 26, 1998

Minneapolis

U. S. Bank National Association, Minneapolis, Minnesota -- report on competitive factors of the proposed merger with First Trust Company of North Dakota National Association, Fargo, North Dakota.

- Submitted, February 27, 1998

Kansas City

WestStar Bank, Bartlesville, Oklahoma -- report on competitive factors of the proposed merger with Victory Bancorp, Inc., Nowata, Oklahoma

- Submitted, February 24, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Richmond

Calvin B. Taylor Bankshares, Inc., Berlin, Maryland -- extension to June 19, 1998, to acquire Calvin B. Taylor Bank of Delaware, Ocean View, Delaware.

- Granted, February 27, 1998

Boston

Campello Bancorp, Brockton, Massachusetts -- to engage in loan servicing activities.

- Permitted, February 24, 1998

Atlanta

First Commerce Corporation, New Orleans, Louisiana -- extension to June 1, 1998, to engage in community development investment activities through its investment in a proposed community development known as 150 Baronne Street Limited Partnership.

- Granted, February 24, 1998

Chicago

Heartland Bancshares, Inc., Lenox, Iowa -- extension to June 30, 1998, to acquire shares.

- Granted, February 26, 1998

Atlanta

Highlands Independent Bancshares, Inc., Sebring, Florida -- extension to June 22, 1998, to acquire Highlands Independent Bank,.

- Granted, February 25, 1998

New York

Summit Bank, Hackensack, New Jersey -- extension to May 28, 1998, to merge with Collective Bank, A Federal Savings Bank, and to establish branches.

- Granted, February 26, 1998

February 22, 1998 to February 28, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

Minneapolis

North American Banking Company, Roseville, Minnesota -- to become a member of
the Federal Reserve System.

- Returned, February 27, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	The 1855 Bancorp, New Bedford, Massachusetts - application to acquire up to 24.9% of Sandwich Bancorp, Inc., Sandwich, Massachusetts.*	Newspaper - 3/26/98 Fed Reg - 3/30/98

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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None

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
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None

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Summit Bank, Princeton, New Jersey, to establish a branch office at the Pathmark supermarket located at 977 Valley Road, Gillette, New Jersey.*	03/25/98

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	HUBCO, Inc., Mahwah, New Jersey, to acquire 100 percent of the outstanding common stock of MSB Bancorp, Inc., and its federally chartered savings bank subsidiary, MSB Bank, both of Goshen, New York.	N/Avail
4(c)(8)	Union Bank of Switzerland, Zurich, Switzerland ("UBS"), in connection with the proposed merger between UBS and Swiss Bank Corporation, Basel, Switzerland, ("SBC"), to acquire the following subsidiaries of SBC: (i) SBC Warburg Dillon Read Inc.; (ii) Dillon, Read Interfunding Inc.; (iii) Private Equity Holding, Inc.; (iv) SBC Resource Management Inc.; (v) SBC Brinson, Inc.; (vi) Warburg Brunswick Inc., all of New York, New York; and (vii) SBC Warburg Futures, Inc; (viii) Brinson Partners, Inc.; and (ix) Brinson Trust Company, all of Chicago, Illinois, and thereby engage in certain nonbanking activities.	03/10/98

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
None					

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
INV	Bryn Mawr Bank Corporation, Bryn Mawr, PA To invest in a subsidiary trust company incorporated in Jersey Channel Islands.	

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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None

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
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None

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C 5D3 Branch	Received application from Fifth Third Bank, Cincinnati, OH on February 25, 1998, to merge with Century Bank, Upper Arlington, OH and establish branches.	N/Avail
18C 5D3 Branch	Received application from The Fifth Third Bank of Columbus, Columbus, OH on February 25, 1998, to merge with State Savings Bank, Columbus, OH and establish branches.	N/Avail
18C Branch	Received application from The Fifth Third Bank of Columbus, Columbus, OH on February 25, 1998, to acquire a branch of Fifth Third Bank, Cincinnati, OH located at 1720 Zollinger Rd., Upper Arlington, OH and to establish a branch.	N/Avail

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8 OAKAR	Received application from Fifth Third Bancorp, Cincinnati, OH on February 25, 1998, to acquire State Savings Company, Columbus, OH.	N/Avail
3A3	Received application from F.N.B. Corporation, Hermitage, PA and its wholly-owned subsidiary, Southwest Banks, Inc., Naples, FL on February 23, 1998, to acquire Seminole Bank, Seminole FL.	Fed Reg - 3/26/98

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
None					

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Citizens Deposit Bank & Trust	P.O. Box 9, 400 Second Street, Vanceburg, KY 41179-0009
Enterprise Bank	6150 Enterprise Parkway, Solon, OH 44139
Farmers Bank & Savings Company	P.O. Box 626, 211 W. 2nd Street, Pomeroy, OH 45769-1037
Heartland Bank	P.O. Box 7, 12 N. Main Street, Croton, OH 43013-0007
The Citizens Banking Company	P.O. Box 247, 10 E. Main Street, Salineville, OH 43945-0247
The St. Henry Bank	P.O. Box 330, 231 E. Main Street, St. Henry, OH 45883
Towne Bank	610 East South Boundary, Perrysburg, OH 43551

District 5
Federal Reserve Bank of Richmond

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Suffolk, Suffolk, Virginia, to retain its present main office location at 101 East Washington Street, Suffolk, Virginia, as a branch location, upon the relocation of the main office to a new site at 1514 Holland Road, Suffolk, Virginia.*	3/17/98
Branch	Bank of Clarke County, Berryville, Virginia, to operate a branch at 40 West Piccadilly Street, Winchester, Virginia.*	3/21/98
Branch	First Virginia Bank of Tidewater, Norfolk, Virginia, to establish a branch inside the Wal-Mart SuperCenter at 1521 Sams Circle, Chesapeake, Virginia.*	3/23/98

*Subject to provisions of the Community Reinvestment. Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
349820	Bank of Ferrum Timber Line Road Ferrum, Virginia 24088	11/7/97	2/21/98	Outstanding	Small Bank
421922	First Community Bank Routes 221 and 666 Forest, Virginia 24551	11/17/97	2/21/98	Satisfactory	Small Bank
1186947	Hanover Bank 7021 Mechanicsville Turnpike Mechanicsville, Virginia 23111	11/17/97	2/26/98	Satisfactory	Small Bank
161527	First Virginia Bank - Colonial 700 East Main Street Richmond, Virginia 23219-2619	10/10/97	2/28/98	Satisfactory	Large Bank

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
674728	First Virginia Bank - Franklin County 369 Franklin Street Rocky Mount, Virginia 24151-1329	10/27/97	2/28/98	Satisfactory	Large Bank

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 309 Broad Street, Gadsden, Alabama.*	3/16/98

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Republic Bancshares, Inc., to acquire Republic Bank, F.S.B. (in organization), both of St. Petersburg, Florida, and thereby engage de novo in operating a savings association.*	Newspaper - 3/31/98
3(a)(5)	PAB Bankshares, Inc., Valdosta, Georgia, to merge with Investors Financial Corporation, and thereby acquire Bainbridge National Bank, both of Bainbridge, Georgia.*	N/Avail
3(a)(3)	Cumberland Bancorp, Inc., Carthage, Tennessee, to acquire The Bank of Mason, Mason, Tennessee.*	N/Avail
3(a)(1)	United Community Banks, Inc., to become a bank holding company by acquiring United Community Bank, both of Gonzales, Louisiana.*	Fed Reg - 3/13/98
3(a)(3)	First American Corporation, Nashville, Tennessee, to acquire Victory Bancshares, Inc., and its subsidiary, Victory Bank and Trust Company, both of Cordova, Tennessee.*	Newspaper - 3/18/98

*Subject to the requirements of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Waiver	Request by Premier Bancshares, Inc., Atlanta, Georgia, for waiver of the application requirement of section 3 of the Bank Holding Company Act for its proposed acquisition of Lanier Bank and Trust Company, Cumming, Georgia.	
3(a)(1)	Southern Bancshares, Inc., notice to become a bank holding company by acquiring The Claxton Bank, both of Claxton, Georgia.	
4(c)(8)	Community Trust Financial Services Corporation, Hiram, Georgia, to acquire Piedmont Loan Company, Gainesville, Georgia, and thereby engage in consumer finance activities, credit insurance activities, and tax planning activities.	

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
1162558	First Gulf Bank 250 W. Ft. Morgan Road Gulf Shores, AL 36542 (334) 968-1601	11/17/97	02/26/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)/ Branch	M&I Bank of Burlington Burlington, Wisconsin Advantage Burlington Interim Bank, FSB Kenosha, Wisconsin 25100 75th Street Paddock Lake, Wisconsin	Newspaper - 2/20/98
18(c)/ Branch	First Farmers Bank and Trust Company Converse, Indiana Galveston, Indiana branch office of National City Bank of Indiana Indianapolis, Indiana 112 South California Galveston, Indiana	Newspaper - 2/19/98
18(c)/ Branches	Isabella Bank and Trust Mt. Pleasant, Michigan Barryton, Michigan, Stanwood, Michigan and Remus, Michigan branches of Old Kent Bank Grand Rapids, Michigan 240 E. Northern Avenue Barryton, Michigan 8529 100th Avenue Stanwood, Michigan 220 W. Wheatland Street Remus, Michigan	Newspaper - 2/23/98
18(c)	M&I Marshall & Ilsley Bank Milwaukee, Wisconsin Kenosha, Wisconsin branch office of M&I Bank of Burlington Burlington, Wisconsin	Newspaper - 2/20/98

Newspaper - Newspaper Comment Period Ending Date

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Longview Capital Corporation Newman, Illinois By JMP Family Investments, L.P., and MJD Family Investments, L.P.	Fed Reg - 2/24/98 Newspaper - 3/6/98
CIC	Federated Bancorp, Inc. Loda, Illinois By Donal H. Schafer	Fed Reg - 3/3/98 Newspaper - 3/5/98
CIC	First Mutual Bancorp of Illinois, Inc. Harvey, Illinois By Pethinaidu T. Veluchamy and Parameswari Veluchamy	Fed Reg - 2/27/98 Newspaper - 3/9/98
CIC	Shields Agency, Inc. Rowley, Iowa By Gregory D. Shields	Fed Reg - 3/17/98 Newspaper - N/Avail
CIC	Decatur Corporation Leon, Iowa By Julie Hamann Bunderson	Fed Reg - N/Avail Newspaper - N/Avail
CIC	Northwest Iowa Bancorporation LeMars, Iowa By William A. Krause	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(1)	Founders Financial Corporation* Grand Rapids, Michigan Founders Trust Personal Bank Grand Rapids, Michigan	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(1)	Central Iowa Bancorporation* Iowa City, Iowa Conrad Bancorporation Conrad, Iowa First State Bank Conrad, Iowa	Fed Reg - N/Avail Newspaper - N/Avail
3(a)(3)	ISB Financial Corp.* Iowa City, Iowa Conrad Bancorporation Conrad, Iowa First State Bank Conrad, Iowa	Fed Reg - N/Avail Newspaper - N/Avail

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available at this time

*Subject to provision of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
175140	Community First Bank 925 Wisconsin Avenue Boscobel, Wisconsin 53805 (608) 375-4117	11/5/97	2/23/98	Satisfactory	Small

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

None

District 8
Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Commerce Warren County Bank, Warrenton, Missouri, to establish a branch at 1145 West Pearce Blvd., Wentzville, Missouri.*	3/21/98

* Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by New Independent Bancshares, Inc., New Washington, Indiana, to establish New Washington Reinsurance Company, Ltd., Turks and Caicos Islands, and thereby indirectly engage, <i>de novo</i> , in the reinsurance of credit life, credit health and accident insurance sold in connection with extensions of credit by New Independent Bancshares, Inc.'s wholly owned subsidiary bank.	N/Avail

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
339540	Arkansas Bank & Trust Company Hot Springs, Arkansas	11/17/97	2/23/98	Satisfactory	Large Bank

Section VI - CRA examinations scheduled for 2nd Quarter of 1998

<i>Institution</i>	<i>Location</i>
Farmers and Merchants Bank	Rogers, Arkansas
Simmons First Bank of Russellville	Russellville, Arkansas
Springdale Bank & Trust	Springdale, Arkansas
The Farmers & Merchants Bank	Stuttgart, Arkansas
The Bank of Yellville	Yellville, Arkansas
First Bank	Creve Coeur, Missouri
Citizens Bank	New Haven, Missouri
Southern Commercial Bank	St. Louis, Missouri

District 9
Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Farmers State Corporation, Mountain Lake, Minnesota, for prior approval to acquire 100% of the voting shares of Community Bank New Ulm, New Ulm, Minnesota.*	Fed Reg - 3/19/98
3(a)(5)	Glacier Bancorp, Inc., Kalispell, Montana, for prior approval to merge with HUB Financial Corporation, Helena, Montana.*	Fed Reg - 3/9/98

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
341851	Clinton State Bank Clinton, Minnesota	11/17/97	2/25/98	Satisfactory	Small Bank

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	The Pieper Family Limited Partnership, LLLP, Calhan, Colorado; to acquire voting shares of Pieper Bancorp, Inc., Calhan, Colorado, and thereby indirectly acquire Farmers State Bank of Calhan, Calhan, Colorado.	Newspaper - N/Avail Fed Reg - 03/17/98
CIC	Patrick A. Brooks, Paula Brooks, Stacey Brooks, Shelley Brooks and Nancy L. Smith, all of Chickasha, Oklahoma; Bruce Murray, and Joyce Murray, both of Redmond, Washington; and Stephanie Brooks Connel, Abilene, Texas; to acquire voting shares of First Independent Bancorp, Inc., Chickasha, Oklahoma, and thereby indirectly acquire First National Bank & Trust Company, Chickasha, Oklahoma.	Newspaper - 03/09/98 Fed Reg - 03/10/98
3(a)(3)	Kanbanc, Inc., Overland Park, Kansas, for prior approval to acquire 54.94 percent of the voting shares of State Bank of Colony, Colony, Kansas.	Newspaper - N/Avail Fed Reg - 03/20/98
3(a)(1)	Mid-America Bancorp, Inc., Jewell, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Heartland Bank, N.A., Jewell, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Membership	First State Bank, Anadarko, Oklahoma, for membership in the Federal Reserve System.	

Section V - Availability of CRA public evaluations

Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
183154	First State Bank 308 N Main Street Fairfax, Oklahoma 74637-3025	12/01/97	02/26/98	Satisfactory

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 11
Federal Reserve Bank of Dallas

Applications and notifications filed during the week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
SR	Notice by Huntington Bancshares, Inc., Huntington, TX, to repurchase 9,823 shares of its common stock	

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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None

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
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None

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of February 28, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Barnes Banking Company, Kaysville, Utah, to establish a branch office at 4800 South 1900 West, Roy, Utah.*	Newspaper - 3/16/98

*Subject to the provisions of the Community Reinvestment Act

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Y.C. Yang, John C. Yang, Stephen C. Yang, and Paul C. Yang, all of San Francisco, California, to increase their ownership to more than 25 percent of National American Bancorp, San Francisco, California.*	Newspaper 3/14/98 Fed Reg - 3/10/98
3(a)(5)	Zions Bancorporation, Salt Lake City, Utah, and its subsidiary, Val Cor Bancorporation, Inc., Cortez, Colorado, to acquire SBT Bankshares, Inc., and its subsidiary, State Bank and Trust of Colorado Springs, both of Colorado Springs, Colorado.*	Newspaper 3/19/98 Fed Reg - 3/13/98

*Subject to the provisions of the Community Reinvestment Act

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Zions Bancorporation, Salt Lake City, Utah, and its subsidiary, Val Cor Bancorporation, Inc., Cortez, Colorado, to acquire SBT Mortgage, LLC, Colorado Springs, Colorado.	Fed Reg - 3/13/98

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
COM	First Security Corporation, Salt Lake City, Utah, requests relief of commitment that First Security Capital Markets, Inc., Salt Lake City, Utah, be permitted to come into compliance with the gross revenue limit for the period March 1, 1998, through March 31, 1999, in connection with its Section 20 application.	None

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>

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- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>
54861	Security First Bank 141 West Bastanchury Road Fullerton, CA 92835 (714) 536-0142	10/28/97	2/25/98	Satisfactory		X

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>
1884140	Verdugo Banking Company 500 N. Brand Blvd., Suite 100 Glendale, CA 91203 (818) 549-1000	11/03/97	2/26/98	Satisfactory		X

Footnotes: The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI - CRA examinations scheduled **Quarter of**

<i>Institution</i>	<i>Location</i>
None	
